

Fill in this information to identify the case:

Debtor 1 Robert M Bauer

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Illinois

Case number 21-04949

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

The Bank of New York Mellon, as Trustee for the Bear Stearns Asset
Backed Securities Trust 2003-3, Asset-Backed Certificates, Series 2003-3

Name of creditor: _____**Court claim no. (if known):** 3

Last 4 digits of any number you use to
identify the debtor's account:

4 7 6 2**Date of payment change:**

Must be at least 21 days after date
of this notice

05/01/2023**New total payment:**\$ 1,418.13

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☒ No☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____**Current escrow payment:** \$ _____**New escrow payment:** \$ _____**Part 2:** Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____**Current interest rate:** 10.25000 %**New interest rate:** 11.25000 %**Current principal and interest payment:** \$ 999.74**New principal and interest payment:** \$ 1,020.89**Part 3:** Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____**New mortgage payment:** \$ _____

Robert M Bauer

Debtor 1

First Name Middle Name Last Name

Case number (if known) 21-04949

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X Aaron L. Nevel

Signature

Date 04/10/2023

Print: Aaron L Nevel
First Name Middle Name Last Name

Title Attorney for Creditor

Company Law Offices of Ira T. Nevel, LLC

Address 175 N. Franklin St., Ste. 201
Number Street

Chicago IL 60606
City State ZIP Code

Contact phone (312) 357-1125

Email AaronN@nevellaw.com

UNITED STATES BANKRUPTCY COURT

Certificate of Service

I hereby certify that a copy of this Notice was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the court's ECF System at the e-mail address registered with the court on this Date:

Date: 04/10/2023

Chapter 13 Trustee: Thomas H. Hooper

Trustee Address: Office of the Chapter 13 Trustee 55 E. Monroe St., Suite 3850 Chicago, IL 60603

Trustee Email:

Debtor's Counsel Name: Daniel J Winter

Debtor's Counsel Address: Law Offices Of Daniel J Winter 3330 Old Glenview Road Suite 16 Wilmette, IL 60091

Debtor's Counsel Email: djw@dwinterlaw.com

Debtor 1 Name: Robert M Bauer

Debtor 2 Name

Debtor's Mailing Address: 11600 S LeClaire Ave Alsip, IL 60803

Debtor Email:

_____/s/ Aaron L. Nevel

March 31, 2023



ROBERT M BAUER
11600 S LECLAIR
ALSIP, IL 60803

Account Number: [REDACTED]
Property Address: 11600 S LECLAIRE AVENUE
ALSIP, IL 60803

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is committed to providing you with the information you need to manage the account's home mortgage payments.

CHANGES TO THE MORTGAGE INTEREST RATE AND PAYMENTS ON 05/01/2023.

Under the terms of the account's Adjustable-Rate Mortgage, you had a 6 month period during which the interest rate and principal and interest payment remained the same. The interest rate initially changed on 03/01/1998 and may change every 6 month(s) for the life of the mortgage. The rate is scheduled to change again on 09/01/2023 with a corresponding payment change on 10/01/2023.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	10.25000%	11.25000%
Principal	\$626.22	\$616.80
Interest	\$373.52	\$404.09
Escrow (Taxes & Insurance)	\$424.71	\$397.24
Total Monthly Payment	\$1,424.45	\$1,418.13 Due 05/01/2023

Interest Rate: We calculated the interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under the loan agreement, the index rate is 5.10043% and the margin is 6.65000%. The index is the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE and is published MONTHLY IN THE WALLSTREET JOURNAL.

Rate Limits: The rate cannot go higher than 16.25000% or less than 10.25000% over the life of the loan.

The rate can change each subsequent period by no more than 1.00000%.

New Interest Rate and Monthly Payment: The table above shows the new interest rate and new monthly payment. The new payment is based on the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE, the margin, rounding of 0.12500%, the account balance of \$43,103.42, and the remaining amortized loan term of 54 months.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

Prepayment Penalty: None

If you seek an alternative to the changes to the interest rate and payment, the following options may be possible (subject to lender approval):

- Refinance the loan with another lender;
- Sell your home and use the proceeds to pay off the current loan;
- Modify the loan terms with us;
- Payment forbearance, which temporarily gives you more time to pay the monthly payment.

Please contact our Customer Service Department toll-free at 800-258-8602 for more information. Representatives are available Monday through Friday between the hours of 8 a.m. and 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

**U.S. Bankruptcy Court
Northern District of Illinois (Eastern Division)
Bankruptcy Petition #: 21-04949**

Assigned to: Honorable Judge Donald R Cassling
Chapter 13
Voluntary
Asset

Date filed: 04/15/2021
Plan confirmed: 07/15/2021
341 meeting: 05/12/2021
Deadline for filing claims: 06/24/2021
Deadline for filing claims (govt.): 10/12/2021

Debtor 1

Robert M Bauer
11600 S LeClaire Ave
Alsip, IL 60803
COOK-IL
SSN / ITIN: xxx-xx-6494
dba Specialty Landscaping

represented by **Daniel J Winter**

Law Offices Of Daniel J Winter
3330 Old Glenview Road
Suite 16
Wilmette, IL 60091
312-427-1613
Fax : 312-489-2277
Email: djw@dwinterlaw.com

Trustee


M.O. Marshall
55 E. Monroe Street, Suite 3850
Chicago, IL 60603
312 294-5900
TERMINATED: 09/30/2021




Trustee

Thomas H. Hooper
Office of the Chapter 13 Trustee
55 E. Monroe St., Suite 3850
Suite 3850
Chicago, IL 60603
312-294-5900

U.S. Trustee

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604
312-886-5785

Filing Date	#	Docket Text
09/15/2022	 28 (3 pgs; 2 docs)	Notice of Motion and Motion to Dismiss Debtor for Failure to Make Plan Payments Filed by Thomas H. Hooper Hearing scheduled for 10/6/2022 at 9:15 AM at Appear Using Zoom for Government - Judge Cassling. (Attachments: # 1 Proposed Order) (Hooper, Thomas) (Entered: 09/15/2022)

10/04/2022	 29 (1 pg)	Notice of Objection Filed by Daniel J Winter on behalf of Robert M Bauer (RE: 28 Motion to Dismiss for Failure to Make Plan Payments). (Winter, Daniel) (Entered: 10/04/2022)
10/06/2022	 30	(E)Hearing Continued (RE: 28 Dismiss for Failure to Make Plan Payments). hearing scheduled for 11/03/2022 at 10:00 AM at Appear Using Zoom for Government - Judge Cassling.. Signed on 10/06/2022. (Rodriguez, Shanda) (Entered: 10/06/2022)
11/03/2022	 31	(E)Order Withdrawing Motion to Dismiss for Failure to Make Plan Payments (Related Doc # 28). Signed on 11/03/2022. (Rodriguez, Shanda) (Entered: 11/03/2022)

PACER Service Center			
Transaction Receipt			
04/05/2023 15:14:11			
PACER Login:	nevel175	Client Code:	
Description:	Docket Report	Search Criteria:	21-04949 Fil or Ent: filed From: 4/5/2022 To: 4/5/2023 Doc From: 0 Doc To: 99999999 Term: included Links : included Format: html Page counts for documents: included
Billable Pages:	1	Cost:	0.10

Northern District of Illinois Claims Register

[21-04949 Robert M Bauer](#)

Honorable Judge: Donald R Cassling

Chapter: 13

Office: Eastern Division

Last Date to file claims: 06/24/2021

Trustee: Thomas H. Hooper

Last Date to file (Govt): 10/12/2021


Creditor: (29356011)
Commonwealth Edison Company
Attn: Bankruptcy Department
1919 Swift Drive
Oak Brook, IL 60523

Claim No: 1
Original Filed
Date: 05/06/2021
Original Entered
Date: 05/06/2021

Status:
Filed by: CR
Entered by: Sabrina Y Copeland
Modified:

Amount claimed: \$1975.16

History:

[Details](#)  [1-1](#) 05/06/2021 Claim #1 filed by Commonwealth Edison Company, Amount claimed: \$1975.16 (Copeland, Sabrina)

Description:

Remarks:

Creditor: (29392963)
Nicor gas
Po box 549
Aurora, IL 60507

Claim No: 2
Original Filed
Date: 06/09/2021
Original Entered
Date: 06/09/2021

Status:
Filed by: CR
Entered by: Veronica Frank
Modified:

Amount claimed: \$567.55

History:

[Details](#)  [2-1](#) 06/09/2021 Claim #2 filed by Nicor gas, Amount claimed: \$567.55 (Frank, Veronica)

Description:

Remarks:

Creditor: (29410346)
The Bank of New York Mellon
c/o Select Portfolio Servicing, Inc.
P.O. Box 65250
Salt Lake City, UT 84165-0250

Claim No: 3
Original Filed
Date: 06/24/2021
Original Entered
Date: 06/24/2021
Last Amendment
Filed: 08/23/2021
Last Amendment
Entered: 08/23/2021

Status:
Filed by: CR
Entered by: Timothy R Yueill
Modified:

Amount claimed: \$65782.60

Secured claimed: \$65782.60

History:

- [Details](#)  [3-1](#) 06/24/2021 Claim #3 filed by The Bank of New York Mellon, Amount claimed: \$65782.60 (Yueill, Timothy)
- [doc](#) 08/11/2021 Notice of Mortgage Payment Change (Claim # 3) Filed by Timothy R Yueill on behalf of The Bank of New York Mellon, as Trustee for the Bear Stearns Asset Backed Securities Trust 2003-3, Asset-Backed Certificates, Series 2003-3. (Yueill, Timothy)
- [Details](#)  [3-2](#) 08/23/2021 Amended Claim #3 filed by The Bank of New York Mellon, Amount claimed: \$65782.60 (Yueill, Timothy)
- [doc](#) 02/09/2022 Notice of Mortgage Payment Change (Claim # 3) Filed by Timothy R Yueill on behalf of The Bank of New York Mellon, as Trustee for the Bear Stearns Asset Backed Securities Trust 2003-3, Asset-Backed Certificates, Series 2003-3. (Yueill, Timothy)
- [doc](#) 03/02/2022 Notice of Mortgage Payment Change (Claim # 3) Filed by Timothy R Yueill on behalf of The Bank of New York Mellon, as Trustee for the Bear Stearns Asset Backed Securities Trust 2003-3, Asset-Backed Certificates, Series 2003-3. (Yueill, Timothy)
- [doc](#) 08/11/2022 Notice of Mortgage Payment Change (Claim # 3) Filed by Timothy R Yueill on behalf of The Bank of New York Mellon, as Trustee for the Bear Stearns Asset Backed Securities Trust 2003-3, Asset-Backed Certificates, Series 2003-3. (Yueill, Timothy)
- [doc](#) 12/16/2022 Notice of Mortgage Payment Change (Claim # 3) Filed by Timothy R Yueill on behalf of The Bank of New York Mellon, as Trustee for the Bear Stearns Asset Backed Securities Trust 2003-3, Asset-Backed Certificates, Series 2003-3. (Yueill, Timothy)

Description:

Remarks:

Creditor: (29441137)
Illinois Department of Revenue
PO Box 19035
Springfield, IL 62794-9035

Claim No: 4
Original Filed
Date: 07/22/2021
Original Entered
Date: 07/22/2021

Status:
Filed by: CR
Entered by: EPoc ADI
Modified:

Amount claimed: \$11878.35
Priority claimed: \$10180.06

History:

- [Details](#)  [4-1](#) 07/22/2021 Claim #4 filed by Illinois Department of Revenue, Amount claimed: \$11878.35 (ADI, EPoc)

Description:

Remarks: (4-1) Account Number (last 4 digits):6494 Filer Comment: Individual Income Taxes

Creditor: (29441137)
Illinois Department of Revenue
PO Box 19035
Springfield, IL 62794-9035

Claim No: 5
Original Filed
Date: 07/22/2021
Original Entered
Date: 07/22/2021

Status:
Filed by: CR
Entered by: EPoc ADI
Modified:

Amount claimed: \$5007.44
Priority claimed: \$4129.97

History:

- [Details](#)  [5-1](#) 07/22/2021 Claim #5 filed by Illinois Department of Revenue, Amount claimed: \$5007.44 (ADI, EPoc)

Description:

Remarks: (5-1) Account Number (last 4 digits):6494 Filer Comment: Withholding

Creditor: (29456108)
Illinois Department of Employment Security
33 S. State Street 10th FL
Chicago, IL 60603

Claim No: 6
Original Filed
Date: 08/03/2021
Original Entered
Date: 08/03/2021


Status:
Filed by: CR
Entered by: EPoc ADI
Modified:

Amount claimed: \$6432.64

Secured claimed: \$203.94

Priority claimed: \$222.46

History:

[Details](#)  [6-1](#) 08/03/2021 Claim #6 filed by Illinois Department of Employment Security, Amount claimed: \$6432.64 (ADI, EPoc)

Description:

Remarks: (6-1) Account Number (last 4 digits):3429

Creditor: (29325676)
IRS- Notice
PO Box 7346
Philadelphia, PA 19101-7346

Claim No: 7
Original Filed
Date: 09/01/2021
Original Entered
Date: 09/01/2021

Status:
Filed by: CR
Entered by: Bruce Hayes
Modified:

Amount claimed: \$90444.11

Secured claimed: \$0.00

Priority claimed: \$49512.67

History:

[Details](#)  [7-1](#) 09/01/2021 Claim #7 filed by IRS- Notice, Amount claimed: \$90444.11 (Hayes, Bruce)

Description:

Remarks:

Claims Register Summary

Case Name: Robert M Bauer

Case Number: 21-04949

Chapter: 13

Date Filed: 04/15/2021

Total Number Of Claims: 7

Total Amount Claimed*	\$182087.85
Total Amount Allowed*	

*Includes general unsecured claims

The values are reflective of the data entered. Always refer to claim documents for actual amounts.

	Claimed	Allowed
Secured	\$65986.54	
Priority	\$64045.16	
Administrative		

PACER Service Center			
Transaction Receipt			
04/05/2023 15:15:44			
PACER Login:	nevel175	Client Code:	
Description:	Claims Register	Search Criteria:	21-04949 Filed or Entered From: 1/1/1900 Filed or Entered To: 4/5/2023
Billable Pages:	1	Cost:	0.10

Fill in this information to identify the case:

Debtor 1 Robert M Bauer

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the Northern District Of Illinois

Case number 21-04949

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Bank of New York Mellon, as Trustee
for the Bear Stearns Asset Backed Securities Trust 2003-3,
Asset-Backed Certificates, Series 2003-3

Court claim no. (if known): 3

Last four digits of any number
you use to identify the debtor's 4762
account:

Date of payment change: 10/01/2022

Must be at least 21 days after date of this notice

New total payment: \$ 1424.45

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 10.25000 %

New interest rate: 10.25000 %

Current principal and interest payment: \$ 999.75 New principal and interest payment: \$ 999.74

Debtor1 Robert M Bauer Case Number (If known): 21-04949
First Name Middle Name Last Name

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Aaron L. Nevel

Signature

Date 08/11/2022

Print: Aaron L Nevel
First Name Middle Name Last Name

Title Attorney for Creditor

Company: Law Offices of Ira T. Nevel, LLC

Address 175 N. Franklin St., Suite 201
Number Street

Chicago IL 60606
City State Zip Code

Contact phone: 312-357-1125

Contact Email: AaronN@nevellaw.com

UNITED STATES BANKRUPTCY COURT

Certificate of Service

I hereby certify that a copy of this Notice was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the court's ECF System at the e-mail address registered with the court on this Date:

Date: 08/11/2022

Chapter 13 Trustee: Thomas H. Hooper

Trustee Address: Office of the Chapter 13 Trustee 55 E. Monroe St., Suite 3850 Chicago, IL 60603

Trustee Email:

Debtor's Counsel Name: Daniel J Winter

Debtor's Counsel Address: Law Offices Of Daniel J Winter 3330 Old Glenview Road Suite 16 Wilmette, IL 60091

Debtor's Counsel Email: djw@dwinterlaw.com

Debtor 1 Name: Robert M Bauer

Debtor 2 Name

Debtor's Mailing Address: 11600 S LECLAIRE AVENUE ALSIP Illinois 60803

Debtor Email:

_____/s/ Aaron L. Nevel



August 8, 2022

Sign up for paperless delivery
at www.spservicing.com



ROBERT M BAUER
11600 S LECLAIR
ALSIP, IL 60803

Account Number: [REDACTED]
Property Address: 11600 S LECLAIRE AVENUE
ALSIP, IL 60803

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

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CHANGES TO THE MORTGAGE INTEREST RATE AND PAYMENTS ON 10/01/2022.

Under the terms of the account's Adjustable-Rate Mortgage, you had a 6 month period during which the interest rate and principal and interest payment remained the same. The interest rate initially changed on 03/01/1998 and may change every 6 month(s) for the life of the mortgage. The rate is scheduled to change again on 03/01/2023 with a corresponding payment change on 04/01/2023.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	10.25000%	10.25000%
Principal	\$595.07	\$600.14
Interest	\$404.68	\$399.60
Escrow (Taxes & Insurance)	\$424.71	\$424.71
Total Monthly Payment	\$1,424.46	\$1,424.45 Due 10/01/2022

Interest Rate: We calculated the interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin". Under the loan agreement, the index rate is 3.32986% and the margin is 6.65000%. The index is the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE and is published MONTHLY IN THE WALLSTREET JOURNAL.

Rate Limits: The rate cannot go higher than 16.25000% or less than 10.25000% over the life of the loan.

The rate can change each subsequent period by no more than 1.00000%.

New Interest Rate and Monthly Payment: The table above shows the new interest rate and new monthly payment. The new payment is based on the 6 MONTH AVERAGE LONDON INTERBANK OFFERED RATE, the margin, rounding of 0.12500%, the account balance of \$46,782.05, and the remaining amortized loan term of 60 months.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

Prepayment Penalty: None

If you seek an alternative to the changes to the interest rate and payment, the following options may be possible (subject to lender approval):

- Refinance the loan with another lender;
- Sell your home and use the proceeds to pay off the current loan;
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Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

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